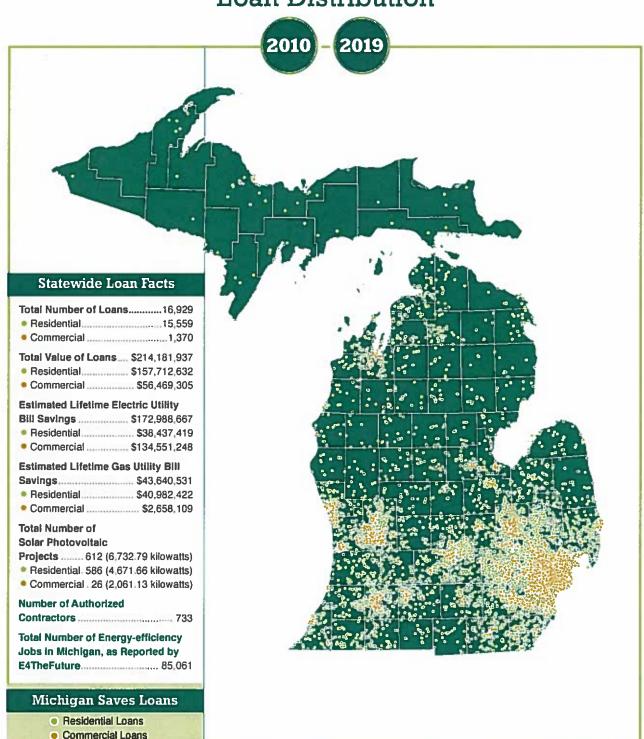


Residential and Commercial

Loan Distribution



Loan Quantity and Value

| County | Loan Quantity | Loan Value | County | Loan Quantity | Loan Value |
|-----------------------|---------------|--------------|---------------------|---------------|---------------|
| Alcona County | 9 | \$137,558 | Keweenaw County | 21 | \$140,749 |
| Alger County | 6 | \$79,035 | Lake County | 10 | \$160,058 |
| Allegan County | 167 | \$2,313,614 | Lapeer County | 269 | \$2,659,277 |
| Alpena County | 21 | \$330,591 | Leelanau County | 52 | \$752,519 |
| Antrim County | 51 | \$866,088 | Lenawee County | 218 | \$2,825,652 |
| Arenac County | 15 | \$261,541 | Livingston County | 643 | \$9,097,611 |
| Baraga County | 4 | \$41,286 | Luce County | 1 | \$37,362 |
| Barry County | 102 | \$1,384,215 | Mackinac County | 8 | \$134,588 |
| Bay County | 75 | \$1,441,237 | Macomb County | 1,604 | \$16,541,014 |
| Benzie County | 22 | \$349,825 | Manistee County | 30 | \$540,441 |
| Berrien County | 169 | \$1,914,662 | Marquette County | 142 | \$1,511,246 |
| Branch County | 25 | \$450,132 | Mason County | 22 | \$611,254 |
| Calhoun County | 319 | \$3,715,728 | Mecosta County | 28 | \$541,016 |
| Cass County | 50 | \$650,899 | Menominee County | 4 | \$69,775 |
| Charlevoix County | 32 | \$402,437 | Midland County | 90 | \$1,208,162 |
| Cheboygan County | 24 | \$363,125 | Missaukee County | 15 | \$333,329 |
| Chippewa County | 8 | \$133,138 | Monroe County | 232 | \$2,688,567 |
| Clare County | 19 | \$340,933 | Montcalm County | 55 | \$1,286,870 |
| Clinton County | 335 | \$3,354,202 | Montmorency County | 13 | \$164,345 |
| Crawford County | 13 | \$140,076 | Muskegon County | 238 | \$2,298,081 |
| Delta County | 8 | \$519,408 | Newaygo County | 24 | \$328,766 |
| Dickinson County | 4 | \$10,404 | Oakland County | 2,624 | \$32,389,395 |
| Eaton County | 316 | \$6,873,000 | Oceana County | 13 | \$195,811 |
| Emmet County | 52 | \$507,867 | Ogemaw County | 13 | \$317,943 |
| Genesee County | 825 | \$9,704,833 | Osceola County | 21 | \$443,549 |
| Gladwin County | 17 | \$1,585,886 | Oscoda County | 3 | \$146,468 |
| Gogebic County | 1 | \$13,591 | Otsego County | 55 | \$959,809 |
| Grand Traverse County | 205 | \$2,268,124 | Ottawa County | 390 | \$5,745,248 |
| Gratiot County | 44 | \$632,455 | Presque Isle County | 11 | \$129,213 |
| Hillsdale County | 30 | \$462,783 | Roscommon County | 20 | \$294,648 |
| Houghton County | 29 | \$298,320 | Saginaw County | 142 | \$2,079,104 |
| Huron County | 49 | \$667,123 | St. Clair County | 51 | \$908,479 |
| Ingham County | 829 | \$8,850,965 | St. Joseph County | 2 | \$16,736 |
| tonia County | 65 | \$953,049 | Sanilac County | 125 | \$1,830,626 |
| losco County | 14 | \$184,424 | Schoolcraft County | 296 | \$3,504,964 |
| Iron County | 1 | \$16,860 | Shiawassee County | 148 | \$1,615,742 |
| Isabella County | 35 | \$604,182 | Tuscola County | 99 | \$1,231,793 |
| Jackson County | 149 | \$3,983,454 | Van Buren County | 106 | \$1,463,715 |
| Kalamazoo County | 668 | \$7,667,223 | Washtenaw County | 565 | \$8,292,764 |
| Kalkaska County | 20 | \$228,335 | Wayne County | 2,233 | \$28,416,108 |
| Kent County | 1,444 | \$14,797,195 | Wexford County | 22 | \$769,339 |
| | | | Grand Total | 16,929 | \$214,181,937 |